

2006 Massachusetts Homeowners Insurance
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 5C
Page 1

		Form			
Territory	Data	Condo	Owner	Tenant	Grand Total
2	Sum of WP	2,834,650	20,096,315	887,884	23,818,849
	Sum of EP	2,645,406	19,181,145	838,069	22,664,620
	Sum of W hse yrs	5,852	11,449	3,346	20,647
	Sum of E hse yrs	5,560	11,502	3,200	20,262
	Sum of Inc Loss	850,472	7,268,418	104,387	8,223,277
	Sum of Inc Claims	222	1,143	50	1,415
3	Sum of WP	1,660,726	1,757,518	297,408	3,715,652
	Sum of EP	1,575,338	1,638,377	295,481	3,509,196
	Sum of W hse yrs	2,963	636	989	4,588
	Sum of E hse yrs	2,885	648	982	4,515
	Sum of Inc Loss	365,310	937,460	174,797	1,477,567
	Sum of Inc Claims	110	24	27	161
4	Sum of WP	176,985	7,642,040	109,270	7,928,295
	Sum of EP	174,822	7,309,972	109,840	7,594,634
	Sum of W hse yrs	425	3,687	463	4,574
	Sum of E hse yrs	417	3,739	468	4,624
	Sum of Inc Loss	29,005	4,181,520	76,714	4,287,239
	Sum of Inc Claims	10	202	11	223
5	Sum of WP	1,111,158	20,084,495	571,805	21,767,458
	Sum of EP	1,059,275	18,446,801	568,035	20,074,111
	Sum of W hse yrs	3,350	14,762	2,601	20,714
	Sum of E hse yrs	3,220	13,965	2,569	19,753
	Sum of Inc Loss	674,565	7,090,392	317,962	8,082,919
	Sum of Inc Claims	153	1,881	38	2,072
11	Sum of WP	10,950,569	44,914,413	3,127,680	58,992,662
	Sum of EP	10,492,230	43,286,199	3,124,092	56,902,521
	Sum of W hse yrs	16,648	34,059	10,442	61,149
	Sum of E hse yrs	16,469	34,143	10,484	61,096
	Sum of Inc Loss	3,754,097	13,410,869	478,311	17,643,277
	Sum of Inc Claims	682	2,138	173	2,993
12	Sum of WP	3,068,261	13,595,488	953,160	17,616,909
	Sum of EP	2,987,594	13,295,007	946,255	17,228,856
	Sum of W hse yrs	5,606	4,974	2,982	13,561
	Sum of E hse yrs	5,586	4,992	3,019	13,598
	Sum of Inc Loss	844,876	3,254,884	122,090	4,221,850
	Sum of Inc Claims	225	262	29	516
30	Sum of WP	1,023,087	14,760,716	676,160	16,459,963
	Sum of EP	977,951	14,077,738	665,216	15,720,905
	Sum of W hse yrs	3,015	16,156	3,241	22,412
	Sum of E hse yrs	2,900	16,072	3,213	22,185
	Sum of Inc Loss	365,812	6,584,205	84,452	7,034,469
	Sum of Inc Claims	207	1,162	18	1,387
31	Sum of WP	3,826,121	124,540,263	2,107,060	130,473,444
	Sum of EP	3,759,919	121,195,047	2,101,874	127,056,840
	Sum of W hse yrs	11,692	137,342	8,960	157,994
	Sum of E hse yrs	11,626	137,856	9,026	158,508
	Sum of Inc Loss	2,029,691	49,453,323	349,841	51,832,855
	Sum of Inc Claims	426	9,010	190	9,626
32	Sum of WP	287,318	13,277,649	506,446	14,071,413
	Sum of EP	248,246	11,410,935	499,151	12,158,332

2006 Massachusetts Homeowners Insurance
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 5C
Page 2

	Form				
Territory	Data	Condo	Owner	Tenant	Grand Total
	Sum of W hse yrs	944	14,622	2,780	18,346
	Sum of E hse yrs	848	13,432	2,781	17,061
	Sum of Inc Loss	84,662	5,328,089	87,631	5,500,382
	Sum of Inc Claims	26	1,053	24	1,103
33	Sum of WP	66,191	14,190,747	253,867	14,510,805
	Sum of EP	64,770	12,966,161	255,913	13,286,844
	Sum of W hse yrs	258	16,507	1,497	18,263
	Sum of E hse yrs	251	16,328	1,507	18,086
	Sum of Inc Loss	9,208	3,514,517	306,552	3,830,277
	Sum of Inc Claims	6	2,462	124	2,592
34	Sum of WP	1,708,004	85,223,495	1,053,319	87,984,818
	Sum of EP	1,629,086	79,722,212	1,056,051	82,407,349
	Sum of W hse yrs	5,325	103,113	5,055	113,492
	Sum of E hse yrs	5,202	101,867	5,071	112,141
	Sum of Inc Loss	799,831	29,881,236	137,844	30,818,911
	Sum of Inc Claims	189	5,703	40	5,932
35	Sum of WP	199,718	18,460,802	163,487	18,824,007
	Sum of EP	195,406	17,603,455	165,953	17,964,814
	Sum of W hse yrs	700	17,611	778	19,089
	Sum of E hse yrs	688	17,606	812	19,105
	Sum of Inc Loss	92,226	8,282,345	67,774	8,442,345
	Sum of Inc Claims	11	1,417	15	1,443
36	Sum of WP	2,627,973	117,830,140	1,051,755	121,509,868
	Sum of EP	2,471,744	110,625,192	1,023,639	114,120,575
	Sum of W hse yrs	6,943	124,264	4,392	135,599
	Sum of E hse yrs	6,715	123,578	4,320	134,614
	Sum of Inc Loss	551,840	44,582,110	64,703	45,198,653
	Sum of Inc Claims	176	7,157	327	7,660
37	Sum of WP	3,876,301	216,320,365	963,213	221,159,879
	Sum of EP	3,670,722	194,811,560	939,463	199,421,745
	Sum of W hse yrs	10,087	131,023	3,441	144,552
	Sum of E hse yrs	9,884	131,368	3,381	144,634
	Sum of Inc Loss	881,017	37,646,426	113,134	38,640,577
	Sum of Inc Claims	253	4,417	119	4,789
38	Sum of WP	77,564	9,006,017	125,024	9,208,605
	Sum of EP	74,016	8,716,452	126,827	8,917,295
	Sum of W hse yrs	279	7,764	578	8,621
	Sum of E hse yrs	280	7,877	603	8,761
	Sum of Inc Loss	52,657	5,099,104	41,558	5,193,319
	Sum of Inc Claims	10	684	2	696
39	Sum of WP	334,258	15,942,903	204,748	16,481,909
	Sum of EP	324,863	15,314,875	209,888	15,849,626
	Sum of W hse yrs	1,150	14,838	1,054	17,042
	Sum of E hse yrs	1,135	14,887	1,111	17,133
	Sum of Inc Loss	145,789	7,028,075	78,592	7,252,456
	Sum of Inc Claims	151	1,605	114	1,870
40	Sum of WP	6,543,298	139,660,053	2,936,310	149,139,661
	Sum of EP	6,268,881	134,216,739	2,924,324	143,409,944
	Sum of W hse yrs	19,649	145,004	12,827	177,480
	Sum of E hse yrs	19,189	144,521	12,783	176,493

2006 Massachusetts Homeowners Insurance
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 5C
Page 3

		Form			
Territory	Data	Condo	Owner	Tenant	Grand Total
	Sum of Inc Loss	3,306,409	79,494,588	467,824	83,268,821
	Sum of Inc Claims	1,268	13,034	435	14,737
41	Sum of WP	3,584,691	24,709,676	1,955,670	30,250,037
	Sum of EP	3,507,788	25,779,061	2,001,203	31,288,052
	Sum of W hse yrs	9,368	19,372	9,161	37,901
	Sum of E hse yrs	9,292	21,080	9,337	39,709
	Sum of Inc Loss	827,530	9,273,204	257,318	10,358,052
	Sum of Inc Claims	463	949	120	1,532
42	Sum of WP	573,985	13,399,506	262,312	14,235,803
	Sum of EP	555,764	12,911,066	267,724	13,734,554
	Sum of W hse yrs	2,069	14,725	1,250	18,044
	Sum of E hse yrs	2,028	14,721	1,295	18,044
	Sum of Inc Loss	62,513	7,048,186	32,010	7,142,709
	Sum of Inc Claims	37	602	12	651
43	Sum of WP	1,385,274	25,171,338	738,365	27,294,977
	Sum of EP	1,243,475	23,126,336	688,483	25,058,294
	Sum of W hse yrs	2,774	17,966	2,870	23,610
	Sum of E hse yrs	2,578	17,009	2,687	22,274
	Sum of Inc Loss	322,951	5,949,217	68,769	6,340,937
	Sum of Inc Claims	98	961	25	1,084
44	Sum of WP	9,286,860	231,540,124	5,416,831	246,243,815
	Sum of EP	8,934,622	224,576,840	5,337,198	238,848,660
	Sum of W hse yrs	29,267	265,355	24,556	319,177
	Sum of E hse yrs	28,643	264,256	24,411	317,310
	Sum of Inc Loss	2,567,491	91,607,446	973,764	95,148,701
	Sum of Inc Claims	1,143	13,507	208	14,858
45	Sum of WP	793,237	26,195,001	809,669	27,797,907
	Sum of EP	765,544	25,211,921	834,400	26,811,865
	Sum of W hse yrs	2,250	29,744	3,691	35,686
	Sum of E hse yrs	2,214	29,742	3,843	35,799
	Sum of Inc Loss	273,800	8,947,582	124,992	9,346,374
	Sum of Inc Claims	75	1,748	47	1,870
46	Sum of WP	3,422,837	122,894,144	2,114,120	128,431,101
	Sum of EP	3,263,279	118,777,163	2,120,420	124,160,862
	Sum of W hse yrs	10,941	172,274	10,462	193,677
	Sum of E hse yrs	10,654	171,661	10,551	192,866
	Sum of Inc Loss	1,269,469	48,182,452	224,458	49,676,379
	Sum of Inc Claims	287	8,399	80	8,766
47	Sum of WP	244,955	21,242,419	332,007	21,819,381
	Sum of EP	243,390	20,332,300	333,069	20,908,759
	Sum of W hse yrs	824	28,119	1,504	30,446
	Sum of E hse yrs	837	27,981	1,530	30,348
	Sum of Inc Loss	66,611	14,635,989	62,036	14,764,636
	Sum of Inc Claims	24	2,973	21	3,018
48	Sum of WP	409,604	11,384,952	389,610	12,184,166
	Sum of EP	403,241	10,891,960	390,122	11,685,323
	Sum of W hse yrs	1,547	19,079	1,915	22,542
	Sum of E hse yrs	1,535	18,807	1,927	22,269
	Sum of Inc Loss	40,509	4,459,520	67,920	4,567,949
	Sum of Inc Claims	22	803	17	842

2006 Massachusetts Homeowners Insurance
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 5C
Page 4

	Form				
Territory	Data	Condo	Owner	Tenant	Grand Total
49	Sum of WP	1,823,895	61,362,760	1,402,989	64,589,644
	Sum of EP	1,755,584	59,165,965	1,391,434	62,312,983
	Sum of W hse yrs	6,089	102,102	6,718	114,909
	Sum of E hse yrs	5,913	101,115	6,696	113,724
	Sum of Inc Loss	1,534,186	25,615,066	269,518	27,418,770
	Sum of Inc Claims	138	5,275	62	5,475
50	Sum of WP	936,832	47,117,070	859,991	48,913,893
	Sum of EP	902,424	45,270,033	868,968	47,041,425
	Sum of W hse yrs	2,211	65,635	4,097	71,942
	Sum of E hse yrs	2,172	65,350	4,142	71,664
	Sum of Inc Loss	211,032	16,813,015	149,266	17,173,313
	Sum of Inc Claims	48	3,078	42	3,168
Total Sum of WP		62,834,352	1,462,320,409	30,270,160	1,555,424,921
Total Sum of EP		60,195,380	1,389,860,512	30,083,092	1,480,138,984
Total Sum of W hse yrs		162,227	1,532,182	131,648	1,826,057
Total Sum of E hse yrs		158,720	1,526,105	131,749	1,816,574
Total Sum of Inc Loss		22,013,559	545,569,238	5,304,217	572,887,014
Total Sum of Inc Claims		6,460	91,649	2,370	100,479
Total Loss Ratio (I/E)		0.366	0.393	0.176	0.387

WP - written premium

EP - earned premium

W hse yrs - written house years

E hse yrs - earned house years

Inc - incurred